

| Set | Items | Description |
|-----|---------|--|
| S1 | 933659 | SUBSCRIBER? ? OR PAYOR? ? OR USER OR USERS OR CUSTOMER? ? - OR CONSUMER? ? OR CLIENT? ? |
| S2 | 714428 | REQUEST??? OR ASK??? OR INSTRUCT??? OR INQUIR??? OR SOLICI- T??? OR PETITION??? OR APPEAL??? |
| S3 | 508336 | (BILLING OR ACCOUNT? ?) (1W) (INFORMATION OR DATA) OR BILL? ? OR INVOICE? OR CHARGES OR (AMOUNT OR BALANCE OR CHARGES OR F- EE OR FEES) (2N) (DUE OR OUTSTANDING) |
| S4 | 1459441 | (VIA OR USING OR THROUGH OR OVER OR "BY") (2W) (NETWORK OR I- NTERNET) OR PROTOCOL? OR HTTP OR FTP OR TCP OR IP OR TCPIP OR UDP OR RTP OR SCTP OR SPX OR ATP |
| S5 | 269751 | EMAIL OR E()MAIL OR ELECTRONIC?() (MAIL? OR COMMUNICATION?) |
| S6 | 231780 | NOTICE? ? OR NOTIFICATION? OR TRANSMISSION OR MESSAGE? ? |
| S7 | 557518 | RESPONSE? OR RESPOND? OR AS(1W)RESULT? OR REACTION OR REPL- I?? OR REPLY? OR ACKNOWLEDG? OR ANSWER? |
| S8 | 38550 | (ELECTRONIC OR COMPUTERI? OR AUTOMAT? OR DIRECT OR ONLINE - OR ON()LINE OR INTERNET) (2W) (PRESENT? OR BILL OR BILLING OR - PAYMENT? OR PAYING OR SETTL??? OR SETTLEMENT? OR FUND? ?())TRA- NSFER? OR DATA()INTERCHANGE) OR EFT OR EFTS OR EBPP OR EDI |
| S9 | 42884 | S1(5N)S2 |
| S10 | 3415 | S9(S)S3 |
| S11 | 1486370 | S4 OR S5 |
| S12 | 956 | S10(S)S11 |
| S13 | 29328 | S1(5N)S7 |
| S14 | 2342 | S13(S)(S5 OR S6) |
| S15 | 425 | S14(S)S3 |
| S16 | 151 | S8 AND (S12 OR S15) |
| S17 | 52 | S16 NOT PY>1998 |
| S18 | 51 | RD (unique items) |

File 625:American Banker Publications 1981-2006/Jan 27
(c) 2006 American Banker

File 268:Banking Info Source 1981-2006/Jan W3
(c) 2006 ProQuest Info&Learning

File 626:Bond Buyer Full Text 1981-2006/Jan 27
(c) 2006 Bond Buyer

File 267:Finance & Banking Newsletters 2006/Jan 17
(c) 2006 Dialog

File 608:KR/T Bus.News. 1992-2006/Jan 27
(c)2006 Knight Ridder/Tribune Bus News

| Set | Items | Description |
|-----|-------|--|
| S1 | 26089 | SUBSCRIBER? ? OR PAYOR? ? OR USER OR USERS OR CUSTOMER? ? - OR CONSUMER? ? OR CLIENT? ? |
| S2 | 2495 | REQUEST??? OR ASK??? OR INSTRUCT??? OR INQUIR??? OR SOLICI- T??? OR PETITION??? OR APPEAL??? |
| S3 | 1467 | (BILLING OR ACCOUNT? ?) (1W) (INFORMATION OR DATA) OR BILL? ? OR INVOICE? OR CHARGES OR (AMOUNT OR BALANCE OR CHARGES OR F- EE OR FEES) (2N) (DUE OR OUTSTANDING) |
| S4 | 4923 | (VIA OR USING OR THROUGH OR OVER OR "BY") (2W) (NETWORK OR I- NTERNET) OR PROTOCOL? OR HTTP OR FTP OR TCP OR IP OR TCPIP OR UDP OR RTP OR SCTP OR SPX OR ATP |
| S5 | 3154 | EMAIL OR E()MAIL OR ELECTRONIC?() (MAIL? OR COMMUNICATION?) |
| S6 | 3066 | NOTICE? ? OR NOTIFICATION? OR TRANSMISSION OR MESSAGE? ? |
| S7 | 3086 | RESPONSE? OR RESPOND? OR AS(1W)RESULT? OR REACTION OR REPL- I?? OR REPLY? OR ACKNOWLEDG? OR ANSWER? |
| S8 | 672 | (ELECTRONIC OR COMPUTERI? OR AUTOMAT? OR DIRECT OR ONLINE - OR ON()LINE OR INTERNET) (2W) (PRESENT? OR BILL OR BILLING OR - PAYMENT? OR PAYING OR SETTLE??? OR SETTLEMENT? OR FUND? ?()TRA- NSFER? OR DATA()INTERCHANGE) OR EFT OR EFTS OR EBPP OR EDI |
| S9 | 479 | S8 AND S1 |
| S10 | 25 | S9 AND S2 |
| S11 | 136 | S9 AND (S2 OR S4 OR S5) |
| S12 | 37 | S11 AND S3 |
| S13 | 37 | RD (unique items) |

File 256:TECINFOSOURCE 82-2005/DEC
(c) 2006 INFO.SOURCES INC

| Set | Items | Description |
|------|-------------------------------------|--|
| S1 | 12943281 | SUBSCRIBER? ? OR PAYOR? ? OR USER OR USERS OR CUSTOMER? ? - OR CONSUMER? ? OR CLIENT? ? |
| S2 | 4758669 | REQUEST??? OR ASK??? OR INSTRUCT??? OR INQUIR??? OR SOLICI- T??? OR PETITION??? OR APPEAL??? |
| S3 | 2774487 | (BILLING OR ACCOUNT? ?) (1W) (INFORMATION OR DATA) OR BILL? ? OR INVOICE? OR CHARGES OR (AMOUNT OR BALANCE OR CHARGES OR F- EE OR FEES) (2N) (DUE OR OUTSTANDING) |
| S4 | 6909360 | (VIA OR USING OR THROUGH OR OVER OR "BY") (2W) (NETWORK OR I- NTERNET) OR PROTOCOL? OR HTTP OR FTP OR TCP OR IP OR TCPIP OR UDP OR RTP OR SCTP OR SPX OR ATP |
| S5 | 2239926 | EMAIL OR E()MAIL OR ELECTRONIC?() (MAIL? OR COMMUNICATION?) |
| S6 | 2683213 | NOTICE? ? OR NOTIFICATION? OR TRANSMISSION OR MESSAGE? ? |
| S7 | 5602679 | RESPONSE? OR RESPOND? OR AS(1W)RESULT? OR REACTION OR REPL- I?? OR REPLY? OR ACKNOWLEDG? OR ANSWER? |
| S8 | 309012 | (ELECTRONIC OR COMPUTERI? OR AUTOMAT? OR DIRECT OR ONLINE - OR ON()LINE OR INTERNET) (2W) (PRESENT? OR BILL OR BILLING OR - PAYMENT? OR PAYING OR SETTL??? OR SETTLEMENT? OR FUND? ?())TRA- NSFER? OR DATA()INTERCHANGE) OR EFT OR EFTS OR EBPP OR EDI |
| S9 | 6299 | (S1(5N)S2) (10N)S3 |
| S10 | 7968094 | S4 OR S5 |
| S11 | 546 | S9(S)S10 |
| S12 | 129 | S11 AND S8 |
| S13 | 35 | S12 NOT PY>1998 |
| S14 | 22 | RD (unique items) |
| S15 | 509071 | S1(5N)S7 |
| S16 | 39593 | S15(S) (S5 OR S6) |
| S17 | 1282 | S16(S)S3 |
| S18 | 175 | S17(4S)S8 |
| S19 | 56 | S18 NOT PY>1998 |
| S20 | 56 | S19 NOT S14 |
| S21 | 41 | RD (unique items) |
| File | 9:Business & Industry(R) | Jul/1994-2006/Jan.26 (c) 2006 The Gale Group |
| File | 275:Gale Group Computer DB(TM) | 1983-2006/Jan 19 (c) 2006 The Gale Group |
| File | 621:Gale Group New Prod. Annou. (R) | 1985-2006/Jan 27 (c) 2006 The Gale Group |
| File | 636:Gale Group Newsletter DB(TM) | 1987-2006/Jan 27 (c) 2006 The Gale Group |
| File | 16:Gale Group PROMT(R) | 1990-2006/Jan 27 (c) 2006 The Gale Group |
| File | 160:Gale Group PROMT(R) | 1972-1989 (c) 1999 The Gale Group |
| File | 148:Gale Group Trade & Industry DB | 1976-2006/Jan 27 (c)2006 The Gale Group |

| Set | Items | Description |
|------|-------------------------------------|--|
| S1 | 12943281 | SUBSCRIBER? ? OR PAYOR? ? OR USER OR USERS OR CUSTOMER? ? - OR CONSUMER? ? OR CLIENT? ? |
| S2 | 4758669 | REQUEST??? OR ASK??? OR INSTRUCT??? OR INQUIR??? OR SOLICI- T??? OR PETITION??? OR APPEAL??? |
| S3 | 2774487 | (BILLING OR ACCOUNT? ?)(1W)(INFORMATION OR DATA) OR BILL? ? OR INVOICE? OR CHARGES OR (AMOUNT OR BALANCE OR CHARGES OR F- EE OR FEES)(2N)(DUE OR OUTSTANDING) |
| S4 | 6909360 | (VIA OR USING OR THROUGH OR OVER OR "BY")(2W)(NETWORK OR I- NTERNET) OR PROTOCOL? OR HTTP OR FTP OR TCP OR IP OR TCPIP OR UDP OR RTP OR SCTP OR SPX OR ATP |
| S5 | 2239926 | EMAIL OR E()MAIL OR ELECTRONIC?()(MAIL? OR COMMUNICATION?) |
| S6 | 2683213 | NOTICE? ? OR NOTIFICATION? OR TRANSMISSION OR MESSAGE? ? |
| S7 | 5602679 | RESPONSE? OR RESPOND? OR AS(1W)RESULT? OR REACTION OR REPL- I?? OR REPLY? OR ACKNOWLEDG? OR ANSWER? |
| S8 | 309012 | (ELECTRONIC OR COMPUTERI? OR AUTOMAT? OR DIRECT OR ONLINE - OR ON()LINE OR INTERNET)(2W)(PRESENT? OR BILL OR BILLING OR - PAYMENT? OR PAYING OR SETTL??? OR SETTLEMENT? OR FUND? ?())TRA- NSFER? OR DATA()INTERCHANGE) OR EFT OR EFTS OR EBPP OR EDI |
| S9 | 6299 | (S1(5N)S2)(10N)S3 |
| S10 | 7968094 | S4 OR S5 |
| S11 | 546 | S9(S)S10 |
| S12 | 129 | S11 AND S8 |
| S13 | 35 | S12 NOT PY>1998 |
| S14 | 22 | RD (unique items) |
| File | 9:Business & Industry(R) | Jul/1994-2006/Jan 26 (c) 2006 The Gale Group |
| File | 275:Gale Group Computer DB(TM) | 1983-2006/Jan 19 (c) 2006 The Gale Group |
| File | 621:Gale Group New Prod. Annou. (R) | 1985-2006/Jan 27 (c) 2006 The Gale Group |
| File | 636:Gale Group Newsletter DB(TM) | 1987-2006/Jan 27 (c) 2006 The Gale Group |
| File | 16:Gale Group PROMT(R) | 1990-2006/Jan 27 (c) 2006 The Gale Group |
| File | 160:Gale Group PROMT(R) | 1972-1989 (c) 1999 The Gale Group |
| File | 148:Gale Group Trade & Industry DB | 1976-2006/Jan 27 (c)2006 The Gale Group |

| Set | Items | Description |
|------|------------------------------|---|
| S1 | 4429566 | SUBSCRIBER? ? OR PAYOR? ? OR USER OR USERS OR CUSTOMER? ? - OR CONSUMER? ? OR CLIENT? ? |
| S2 | 3278678 | REQUEST??? OR ASK??? OR INSTRUCT??? OR INQUIR??? OR ORDER? - ?? OR SOLICIT??? OR PETITION??? OR APPEAL??? |
| S3 | 1290222 | (BILLING OR ACCOUNT? ?) (1W) (INFORMATION OR DATA) OR BILL? ? OR INVOICE? OR CHARGES OR (AMOUNT OR BALANCE OR CHARGES OR F- EE OR FEES) (2N) (DUE OR OUTSTANDING) |
| S4 | 3247813 | (VIA OR USING OR THROUGH OR OVER OR "BY") (2W) (NETWORK OR I- NTERNET) OR PROTOCOL? OR HTTP OR FTP OR TCP OR IP OR TCPIP OR UDP OR RTP OR SCTP OR SPX OR ATP |
| S5 | 793299 | EMAIL OR E()MAIL OR ELECTRONIC?() (MAIL? OR COMMUNICATION?) |
| S6 | 985429 | NOTICE? ? OR NOTIFICATION? OR TRANSMISSION OR MESSAGE? ? |
| S7 | 2514256 | RESPONSE? OR RESPOND? OR AS(1W)RESULT? OR REACTION OR REPL- I?? OR REPLY? OR ACKNOWLEDG? OR ANSWER? |
| S8 | 5236058 | AVAILAB? OR READY OR SET OR PREPARED OR COMPLETED OR ACCES- SIBLE OR OBTAINABLE OR IN() (LINE OR ORDER OR PLACE) |
| S9 | 219303 | S1(S)S3 |
| S10 | 203899 | S2(S) (S4 OR S5) |
| S11 | 121587 | S7(S) (S5 OR S6) |
| S12 | 2347 | S9 AND S10 AND S11 |
| S13 | 2091 | S12 AND S8 |
| S14 | 554 | S13 NOT PY>1998 |
| S15 | 6653 | S9(2S)S10 |
| S16 | 25575 | S11(S)S8 |
| S17 | 463 | S15(4S)S16 |
| S18 | 43 | S17 NOT PY>1998 |
| S19 | 43 | RD (unique items) |
| S20 | 95393 | (ELECTRONIC OR COMPUTERI? OR AUTOMAT? OR DIRECT OR ONLINE - OR ON()LINE) (2W) (PRESENT? OR BILLING OR PAYMENT? OR PAYING OR SETTL??? OR SETTLEMENT? OR FUND? ?())TRANSFER? OR DATA()INTERC- HANGE) OR EFT OR EFTS OR EBPP OR EDI |
| S21 | 344262 | S1(7N)S2 |
| S22 | 3504866 | S4 OR S5 |
| S23 | 6893 | S21(10N)S3 |
| S24 | 694 | S23(S)S22 |
| S25 | 129 | S24(4S)S20 |
| S26 | 32 | S25 NOT PY>1998 |
| S27 | 32 | RD (unique items) |
| S28 | 29 | S27 NOT S19 |
| S29 | 7725 | (S1(5N)S7) (10N) (S5 OR S6) |
| S30 | 145 | S29(4S)S20 |
| S31 | 52 | S30 NOT PY>1998 |
| S32 | 50 | S31 NOT (S28 OR S19) |
| S33 | 50 | RD (unique items) |
| File | 15:ABI/Inform(R) | 1971-2006/Jan 26 (c) 2006 ProQuest Info&Learning |
| File | 610:Business Wire | 1999-2006/Jan 27 (c) 2006 Business Wire. |
| File | 810:Business Wire | 1986-1999/Feb 28 (c) 1999 Business Wire |
| File | 476:Financial Times Fulltext | 1982-2006/Jan 28 (c) 2006 Financial Times Ltd |
| File | 613:PR Newswire | 1999-2006/Jan 27 (c) 2006 PR Newswire Association Inc |
| File | 813:PR Newswire | 1987-1999/Apr 30 (c) 1999 PR Newswire Association Inc |
| File | 634:San Jose Mercury | Jun 1985-2006/Jan 26 (c) 2006 San Jose Mercury News |
| File | 624:McGraw-Hill Publications | 1985-2006/Jan 27 (c) 2006 McGraw-Hill Co. Inc |

| Set | Items | Description |
|------|------------------------------|---|
| S1 | 4429566 | SUBSCRIBER? ? OR PAYOR? ? OR USER OR USERS OR CUSTOMER? ? - OR CONSUMER? ? OR CLIENT? ? |
| S2 | 3278678 | REQUEST??? OR ASK??? OR INSTRUCT??? OR INQUIR??? OR ORDER?- ?? OR SOLICIT??? OR PETITION??? OR APPEAL??? |
| S3 | 1290222 | (BILLING OR ACCOUNT? ?) (1W) (INFORMATION OR DATA) OR BILL? ? OR INVOICE? OR CHARGES OR (AMOUNT OR BALANCE OR CHARGES OR F- EE OR FEES) (2N) (DUE OR OUTSTANDING) |
| S4 | 3247813 | (VIA OR USING OR THROUGH OR OVER OR "BY") (2W) (NETWORK OR I- NTERNET) OR PROTOCOL? OR HTTP OR FTP OR TCP OR IP OR TCPIP OR UDP OR RTP OR SCTP OR SPX OR ATP |
| S5 | 793299 | EMAIL OR E()MAIL OR ELECTRONIC?() (MAIL? OR COMMUNICATION?) |
| S6 | 985429 | NOTICE? ? OR NOTIFICATION? OR TRANSMISSION OR MESSAGE? ? |
| S7 | 2514256 | RESPONSE? OR RESPOND? OR AS(1W)RESULT? OR REACTION OR REPL- I?? OR REPLY? OR ACKNOWLEDG? OR ANSWER? |
| S8 | 5236058 | AVAILAB? OR READY OR SET OR PREPARED OR COMPLETED OR ACCES- SIBLE OR OBTAINABLE OR IN() (LINE OR ORDER OR PLACE) |
| S9 | 219303 | S1(S)S3 |
| S10 | 203899 | S2(S) (S4 OR S5) |
| S11 | 121587 | S7(S) (S5 OR S6) |
| S12 | 2347 | S9 AND S10 AND S11 |
| S13 | 2091 | S12 AND S8 |
| S14 | 554 | S13 NOT PY>1998 |
| S15 | 6653 | S9(2S)S10 |
| S16 | 25575 | S11(S)S8 |
| S17 | 463 | S15(4S)S16 |
| S18 | 43 | S17 NOT PY>1998 |
| S19 | 43 | RD (unique items) |
| File | 15:ABI/Inform(R) | 1971-2006/Jan 26 (c) 2006 ProQuest Info&Learning |
| File | 610:Business Wire | 1999-2006/Jan 27 (c) 2006 Business Wire. |
| File | 810:Business Wire | 1986-1999/Feb 28 (c) 1999 Business Wire |
| File | 476:Financial Times Fulltext | 1982-2006/Jan 28 (c) 2006 Financial Times Ltd |
| File | 613:PR Newswire | 1999-2006/Jan 26 (c) 2006 PR Newswire Association Inc |
| File | 813:PR Newswire | 1987-1999/Apr 30 (c) 1999 PR Newswire Association Inc |
| File | 634:San Jose Mercury | Jun 1985-2006/Jan 25 (c) 2006 San Jose Mercury News |
| File | 624:McGraw-Hill Publications | 1985-2006/Jan 26 (c) 2006 McGraw-Hill Co. Inc |

| Set | Items | Description |
|------|---|--|
| S1 | 6091917 | SUBSCRIBER? ? OR PAYOR? ? OR USER OR USERS OR CUSTOMER? ? - OR CONSUMER? ? OR CLIENT? ? |
| S2 | 7280033 | REQUEST??? OR ASK??? OR INSTRUCT??? OR INQUIR??? OR SOLICI- T??? OR PETITION??? OR APPEAL??? |
| S3 | 2938155 | (BILLING OR ACCOUNT? ?) (1W) (INFORMATION OR DATA) OR BILL? ? OR INVOICE? OR CHARGES OR (AMOUNT OR BALANCE OR CHARGES OR F- EE OR FEES) (2N) (DUE OR OUTSTANDING) |
| S4 | 3476642 | (VIA OR USING OR THROUGH OR OVER OR "BY") (2W) (NETWORK OR I- NTERNET) OR PROTOCOL? OR HTTP OR FTP OR TCP OR IP OR TCPIP OR UDP OR RTP OR SCTP OR SPX OR ATP |
| S5 | 1336084 | EMAIL OR E()MAIL OR ELECTRONIC?() (MAIL? OR COMMUNICATION?) |
| S6 | 2555935 | NOTICE? ? OR NOTIFICATION? OR TRANSMISSION OR MESSAGE? ? |
| S7 | 5504105 | RESPONSE? OR RESPOND? OR AS(1W)RESULT? OR REACTION OR REPL- I?? OR REPLY? OR ACKNOWLEDG? OR ANSWER? |
| S8 | 164064 | S1(5N)S2 |
| S9 | 7976 | S8(S)S3 |
| S10 | 4203598 | S4 OR S5 |
| S11 | 1004 | S9(S)S10 |
| S12 | 229518 | S7(S) (S5 OR S6) |
| S13 | 257 | S11 AND S12 |
| S14 | 20 | S13 NOT PY>1998 |
| S15 | 19 | RD (unique items) |
| S16 | 108590 | (ELECTRONIC OR COMPUTERI? OR AUTOMAT? OR DIRECT OR ONLINE - OR ON()LINE OR INTERNET) (2W) (PRESENT? OR BILL OR BILLING OR - PAYMENT? OR PAYING OR SETTLE??? OR SETTLEMENT? OR FUND? ?()TRA- NSFER? OR DATA()INTERCHANGE) OR EFT OR EFTS OR EBPP OR EDI |
| S17 | 26096 | S1(10N)S12 |
| S18 | 2178 | S17(S)S3 |
| S19 | 261 | S16(4S) (S11 OR S18) |
| S20 | 28 | S19 NOT PY>1998 |
| S21 | 25 | RD (unique items) |
| File | 20:Dialog Global Reporter 1997-2006/Jan 26 (c) 2006 Dialog | |

| Set | Items | Description |
|------|---|---|
| S1 | 6091917 | SUBSCRIBER? ? OR PAYOR? ? OR USER OR USERS OR CUSTOMER? ? - OR CONSUMER? ? OR CLIENT? ? |
| S2 | 7280033 | REQUEST??? OR ASK??? OR INSTRUCT??? OR INQUIR??? OR SOLICI- T??? OR PETITION??? OR APPEAL??? |
| S3 | 2938155 | (BILLING OR ACCOUNT? ?) (1W) (INFORMATION OR DATA) OR BILL? ? OR INVOICE? OR CHARGES OR (AMOUNT OR BALANCE OR CHARGES OR F- EE OR FEES) (2N) (DUE OR OUTSTANDING) |
| S4 | 3476642 | (VIA OR USING OR THROUGH OR OVER OR "BY") (2W) (NETWORK OR I- NTERNET) OR PROTOCOL? OR HTTP OR FTP OR TCP OR IP OR TCPIP OR UDP OR RTP OR SCTP OR SPX OR ATP |
| S5 | 1336084 | EMAIL OR E()MAIL OR ELECTRONIC?() (MAIL? OR COMMUNICATION?) |
| S6 | 2555935 | NOTICE? ? OR NOTIFICATION? OR TRANSMISSION OR MESSAGE? ? |
| S7 | 5504105 | RESPONSE? OR RESPOND? OR AS(1W)RESULT? OR REACTION OR REPL- I?? OR REPLY? OR ACKNOWLEDG? OR ANSWER? |
| S8 | 164064 | S1(5N)S2 |
| S9 | 7976 | S8(S)S3 |
| S10 | 4203598 | S4 OR S5 |
| S11 | 1004 | S9(S)S10 |
| S12 | 229518 | S7(S) (S5 OR S6) |
| S13 | 257 | S11 AND S12 |
| S14 | 20 | S13 NOT PY>1998 |
| S15 | 19 | RD (unique items) |
| File | 20:Dialog Global Reporter 1997-2006/Jan 26 (c) 2006 Dialog | |

| Set | Items | Description |
|------|--------------------------------|--|
| S1 | 990773 | SUBSCRIBER? ? OR PAYOR? ? OR USER OR USERS OR CUSTOMER? ? - OR CONSUMER? ? OR CLIENT? ? |
| S2 | 2206405 | REQUEST??? OR ASK??? OR INSTRUCT??? OR INQUIR??? OR ORDER?- ?? OR SOLICIT??? OR PETITION??? OR APPEAL??? |
| S3 | 342143 | (BILLING OR ACCOUNT? ?) (1W) (INFORMATION OR DATA) OR BILL? ? OR INVOICE? OR CHARGES OR (AMOUNT OR BALANCE OR CHARGES OR F- EE OR FEES) (2N) (DUE OR OUTSTANDING) |
| S4 | 243324 | (VIA OR USING OR THROUGH OR OVER OR "BY") (2W) (NETWORK OR I- NTERNET) OR PROTOCOL? OR HTTP OR FTP OR TCP OR IP OR TCPIP OR UDP OR RTP OR SCTP OR SPX OR ATP |
| S5 | 35630 | EMAIL OR E()MAIL OR ELECTRONIC?() (MAIL? OR COMMUNICATION?) |
| S6 | 631059 | NOTICE? ? OR NOTIFICATION? OR TRANSMISSION OR MESSAGE? ? |
| S7 | 1542283 | RESPONSE? OR RESPOND? OR AS(1W)RESULT? OR REACTION OR REPL- I?? OR REPLY? OR ACKNOWLEDG? OR ANSWER? |
| S8 | 2547166 | AVAILAB? OR READY OR SET OR PREPARED OR COMPLETED OR ACCES- SIBLE OR OBTAINABLE OR IN() (LINE OR ORDER OR PLACE) |
| S9 | 4917 | S1 AND S2 AND S3 |
| S10 | 205 | S9 AND (S4 OR S5) |
| S11 | 41869 | S7(S) (S5 OR S6) |
| S12 | 13 | S10 AND S11 |
| S13 | 5 | S12 NOT PY>1998 |
| S14 | 13159 | (ELECTRONIC OR COMPUTERI? OR AUTOMAT? OR DIRECT OR ONLINE - OR ON()LINE) (2W) (PRESENT? OR BILLING OR PAYMENT? OR PAYING OR SETTL??? OR SETTLEMENT? OR FUND? ?())TRANSFER) OR EFT OR EFTS - OR EBPP |
| S15 | 19 | S14 AND S10 |
| S16 | 19 | RD (unique items) |
| S17 | 19 | S16 NOT S13 |
| S18 | 2 | S17 NOT PY>1998 |
| File | 2:INSPEC | 1898-2006/Jan W1 (c) 2006 Institution of Electrical Engineers |
| File | 35:Dissertation Abs Online | 1861-2006/Jan (c) 2006 ProQuest Info&Learning |
| File | 65:Inside Conferences | 1993-2006/Jan W4 (c) 2006 BLDSC all rts. reserv. |
| File | 99:Wilson Appl. Sci & Tech Abs | 1983-2005/Dec (c) 2006 The HW Wilson Co. |
| File | 474:New York Times Abs | 1969-2006/Jan 26 (c) 2006 The New York Times |
| File | 475:Wall Street Journal Abs | 1973-2006/Jan 25 (c) 2006 The New York Times |
| File | 583:Gale Group Globalbase(TM) | 1986-2002/Dec 13 (c) 2002 The Gale Group |
| File | 139:EconLit | 1969-2006/Jan |

| Set | Items | Description |
|------|--|---|
| S1 | 990773 | SUBSCRIBER? ? OR PAYOR? ? OR USER OR USERS OR CUSTOMER? ? - OR CONSUMER? ? OR CLIENT? ? |
| S2 | 2206405 | REQUEST??? OR ASK??? OR INSTRUCT??? OR INQUIR??? OR ORDER?- ?? OR SOLICIT??? OR PETITION??? OR APPEAL??? |
| S3 | 342143 | (BILLING OR ACCOUNT? ?) (1W) (INFORMATION OR DATA) OR BILL? ? OR INVOICE? OR CHARGES OR (AMOUNT OR BALANCE OR CHARGES OR F- EE OR FEES) (2N) (DUE OR OUTSTANDING) |
| S4 | 243324 | (VIA OR USING OR THROUGH OR OVER OR "BY") (2W) (NETWORK OR I- NTERNET) OR PROTOCOL? OR HTTP OR FTP OR TCP OR IP OR TCPIP OR UDP OR RTP OR SCTP OR SPX OR ATP |
| S5 | 35630 | EMAIL OR E()MAIL OR ELECTRONIC?() (MAIL? OR COMMUNICATION?) |
| S6 | 631059 | NOTICE? ? OR NOTIFICATION? OR TRANSMISSION OR MESSAGE? ? |
| S7 | 1542283 | RESPONSE? OR RESPOND? OR AS(1W)RESULT? OR REACTION OR REPL- I?? OR REPLY? OR ACKNOWLEDG? OR ANSWER? |
| S8 | 2547166 | AVAILAB? OR READY OR SET OR PREPARED OR COMPLETED OR ACCES- SIBLE OR OBTAINABLE OR IN() (LINE OR ORDER OR PLACE) |
| S9 | 4917 | S1 AND S2 AND S3 |
| S10 | 205 | S9 AND (S4 OR S5) |
| S11 | 41869 | S7(S) (S5 OR S6) |
| S12 | 13 | S10 AND S11 |
| S13 | 5 | S12 NOT PY>1998 |
| File | 2:INSPEC 1898-2006/Jan W1 | (c) 2006 Institution of Electrical Engineers |
| File | 35:Dissertation Abs Online 1861-2006/Jan | (c) 2006 ProQuest Info&Learning |
| File | 65:Inside Conferences 1993-2006/Jan W4 | (c) 2006 BLDSC all rts. reserv. |
| File | 99:Wilson Appl. Sci & Tech Abs 1983-2005/Dec | (c) 2006 The HW Wilson Co. |
| File | 474:New York Times Abs 1969-2006/Jan 26 | (c) 2006 The New York Times |
| File | 475:Wall Street Journal Abs 1973-2006/Jan 25 | (c) 2006 The New York Times |
| File | 583:Gale Group Globalbase(TM) 1986-2002/Dec 13 | (c) 2002 The Gale Group |
| File | 139:EconLit 1969-2006/Jan | (c) 2006 American Economic Association |

| Set | Items | Description |
|---|---------|---|
| S1 | 458123 | SUBSCRIBER? ? OR PAYOR? ? OR USER OR USERS OR CUSTOMER? ? - OR CONSUMER? ? OR CLIENT? ? |
| S2 | 2225628 | REQUEST??? OR ASK??? OR INSTRUCT??? OR INQUIR??? OR ORDER?- ?? OR SOLICIT??? OR PETITION??? OR APPEAL??? |
| S3 | 125094 | (BILLING OR ACCOUNT? ?) (1W) (INFORMATION OR DATA) OR BILL? ? OR INVOICE? OR CHARGES OR (AMOUNT OR BALANCE OR CHARGES OR F- EE OR FEES) (2N) (DUE OR OUTSTANDING) |
| S4 | 310809 | (VIA OR USING OR THROUGH OR OVER OR "BY") (2W) (NETWORK OR I- NTERNET) OR PROTOCOL? OR HTTP OR FTP OR TCP OR IP OR TCPIP OR UDP OR RTP OR SCTP OR SPX OR ATP |
| S5 | 40979 | EMAIL OR E()MAIL OR ELECTRONIC?() (MAIL? OR COMMUNICATION?) |
| S6 | 1094258 | RESPONSE? OR RESPOND? OR AS(1W)RESULT? OR REACTION OR REPL- I?? OR REPLY? OR ACKNOWLEDG? OR ANSWER? |
| S7 | 485520 | NOTICE? ? OR NOTIFICATION? OR TRANSMISSION OR MESSAGE? ? |
| S8 | 1545298 | AVAILAB? OR READY OR SET OR PREPARED OR COMPLETED OR ACCES- SIBLE OR OBTAINABLE OR IN() (LINE OR ORDER OR PLACE) |
| S9 | 8579 | S1(S)S2(S)S3 |
| S10 | 320130 | S4 OR S5 |
| S11 | 2405 | S9(S)S10 |
| S12 | 1075 | S11(S)S7 |
| S13 | 558 | S12(S)S6 |
| S14 | 417 | S13(S)S8 |
| S15 | 164 | S14 AND IC=G06F-017/60 |
| S16 | 16039 | (ELECTRONIC OR COMPUTERI? OR AUTOMAT? OR DIRECT OR ONLINE - OR ON()LINE) (2W) (PRESENT? OR PAYMENT? OR BILLING OR PAYING OR SETTL??? OR SETTLEMENT? OR FUND? ?()TRANSFER) OR EFT OR EFTS - OR EBPP |
| S17 | 71 | S14(S)S16 |
| S18 | 45 | S17 AND IC=G06F-017/60 |
| File 348:EUROPEAN PATENTS 1978-2005/Dec W04 | | |
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| File 349:PCT FULLTEXT 1979-2005/UB=20051229,UT=20051222 | | |
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| Set | Items | Description |
|-----|---------|---|
| S1 | 800155 | SUBSCRIBER? ? OR PAYOR? ? OR USER OR USERS OR CUSTOMER? ? - OR CONSUMER? ? OR CLIENT? ? |
| S2 | 1057445 | REQUEST??? OR ASK??? OR INSTRUCT??? OR INQUIR??? OR ORDER?- ?? OR SOLICIT??? OR PETITION??? OR APPEAL??? |
| S3 | 77057 | (BILLING OR ACCOUNT? ?) (1W) (INFORMATION OR DATA) OR BILL? ? OR INVOICE? OR CHARGES OR (AMOUNT OR BALANCE OR CHARGES OR F- EE OR FEES) (2N) (DUE OR OUTSTANDING) |
| S4 | 215781 | (VIA OR USING OR THROUGH OR OVER OR "BY") (2W) (NETWORK OR I- NTERNET) OR PROTOCOL? OR HTTP OR FTP OR TCP OR IP OR TCPIP OR UDP OR RTP OR SCTP OR SPX OR ATP |
| S5 | 33306 | EMAIL OR E()MAIL OR ELECTRONIC?() (MAIL? OR COMMUNICATION?) |
| S6 | 1582168 | RESPONSE? OR RESPOND? OR AS(1W)RESULT? OR REACTION OR REPL- I?? OR REPLY? OR ACKNOWLEDG? OR ANSWER? |
| S7 | 1354302 | NOTICE? ? OR NOTIFICATION? OR TRANSMISSION OR MESSAGE? ? |
| S8 | 3145529 | AVAILAB? OR READY OR SET OR PREPARED OR COMPLETED OR ACCES- SIBLE OR OBTAINABLE OR IN() (LINE OR ORDER OR PLACE) |
| S9 | 3280 | S1 AND S2 AND S3 |
| S10 | 241050 | S4 OR S5 |
| S11 | 965 | S9 AND S10 |
| S13 | 233 | S11 AND S7 |
| S14 | 57 | S13 AND S6 |
| S15 | 22 | S14 AND IC=G06F-017/60 |
| S16 | 6839 | (ELECTRONIC OR COMPUTERI? OR AUTOMAT? OR DIRECT OR ONLINE - OR ON()LINE) (2W) (PRESENT? OR PAYMENT? OR BILLING OR PAYING OR SETTL??? OR SETTLEMENT? OR FUND? ?()TRANSFER) OR EFT OR EFTS - OR EBPP |
| S17 | 4 | S15 AND S16 |

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File 347:JAPIO Nov 1976-2005/Aug(Updated 051205)
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| Set | Items | Description |
|-----|-------|---|
| S1 | 57 | AU=(KITCHEN, B? OR KITCHEN B? OR KITCHEN, W? OR KITCHEN W?) |
| S2 | 26 | AU=(MOSES, G? OR MOSES G?) |
| S3 | 21 | AU=(AU, R? OR AU R?) |
| S4 | 9 | AU=(BRINGARDNER, C? OR BRINGARDNER C?) |
| S5 | 185 | AU=(BRADLEY, K? OR BRADLEY K?) |
| S6 | 9 | S1 AND S2 AND S3 AND S4 AND S5 |
| S7 | 255 | S1:S5 |
| S8 | 16 | S7 AND IC=G06F-017/60 |
| S9 | 7 | S8 NOT S6 |

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| S1 | 57 | AU=(KITCHEN, B? OR KITCHEN B? OR KITCHEN, W? OR KITCHEN W?) |
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| S6 | 9 | S1 AND S2 AND S3 AND S4 AND S5 |

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